

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAMON KRISTIAN SKILES
SUZANNE MARIE SKILES
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:11-20875 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/18/2011 and confirmed on 4/25/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		179,543.86
Less Refunds to Debtor	2,627.73	
TOTAL AMOUNT OF PLAN FUND		176,916.13
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,047.23	
Trustee Fee	5,922.85	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,970.08

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	EMC MORTGAGE CORP(*) Acct: 8521	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: XXXXXXXXX3/11	0.00	0.00	0.00	0.00
	FIFTH THIRD BANK(*) Acct: XXX0804	0.00	19,098.45	0.00	19,098.45
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 8680	0.00	111,432.88	0.00	111,432.88
	REAL TIME RESOLUTIONS INC(*) Acct: 4996	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: XXXXXXXXX2/11	0.00	0.00	0.00	0.00
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 8680	29,361.53	29,361.53	0.00	29,361.53
	MT OLIVER BORO (SWG) Acct: XXXXXXXXXXXXXXXXXXXX0,11	0.00	0.00	0.00	0.00
	MT OLIVER BORO (SWG) Acct: XXXXXXXXXXXXXXXXXXXXNON%	0.00	0.00	0.00	0.00
	WEST-AIRCOMM FCU Acct: 2328	943.12	943.12	39.33	982.45
					160,875.31

Priority				
	DAVID A COLECCCHIA ESQ Acct:	0.00	0.00	0.00
	DAMON KRISTIAN SKILES Acct:	0.00	0.00	0.00
	DAMON KRISTIAN SKILES Acct:	1,111.00	1,111.00	0.00
	DAMON KRISTIAN SKILES Acct:	1,516.73	1,516.73	0.00
	LAW CARE Acct:	0.00	0.00	0.00
	DAVID A COLECCCHIA ESQ	894.00	894.00	0.00

11-20875 JAD

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	DAVID A COLECCCHIA ESQ	8,153.23	8,153.23	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX1-16				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: XXX4705				
* * * N O N E * * *					
<hr/>					
Unsecured					
	DUQUESNE LIGHT COMPANY(*)	316.04	2.23	0.00	2.23
	Acct: 7012				
	ECMC(*)	26,463.60	186.90	0.00	186.90
	Acct: XXX8002				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8003				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8010				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8007				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8001				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8005				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8008				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8006				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8004				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8009				
	CCS INC++	0.00	0.00	0.00	0.00
	Acct: XXX0755				
	MIDLAND CREDIT MANAGEMENT INC	3,312.27	23.39	0.00	23.39
	Acct: XXXXXXX0838				
	PRA RECEIVABLES MANAGEMENT LLC -	588.45	4.16	0.00	4.16
	Acct: 9632				
	JPMORGAN CHASE BANK NA	645.31	4.56	0.00	4.56
	Acct: 1002				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0301				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0203				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0923				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0827				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0301				
	SALLIE MAE INC O/B/O TX GUARANTEED	2,646.25	18.69	0.00	18.69
	Acct: 2328				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX1206				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0426				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0825				
	SALLIE MAE INC O/B/O USAF**	31,958.52	225.71	0.00	225.71
	Acct: 2328				
	SALLIE MAE INC O/B/O USAF**	62,469.54	441.18	0.00	441.18
	Acct: 2328				

11-20875 JAD

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CITIBANK**++ Acct: XXX2822	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2831	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2830	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2829	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2825	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2827	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2824	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2826	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2833	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2832	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2828	0.00	0.00	0.00	0.00
	CITIBANK**++ Acct: XXX2823	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: XXX6647	0.00	0.00	0.00	0.00
	EMC MORTGAGE CORP(*) Acct: XXX4996	0.00	0.00	0.00	0.00
	FIFTH THIRD BANK(*) Acct: XXX6472	0.00	0.00	0.00	0.00
	FIRST HORIZON/FKA FT MRTG CO Acct: XXX9867	0.00	0.00	0.00	0.00
	FIRST HORIZON/FKA FT MRTG CO Acct: XXX9735	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 8548	822.17	5.80	0.00	5.80
	ECAST SETTLEMENT CORP** Acct: 0387	340.11	2.40	0.00	2.40
	IC SYSTEM INC Acct: XX68-1	741.00	5.23	0.00	5.23
	IC SYSTEM INC Acct: XX37-1	205.00	1.45	0.00	1.45
	LANE BRYANT Acct: XXX2955	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK Acct: 1352	708.39	5.00	0.00	5.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 0755	8,436.33	59.58	0.00	59.58
	PENN CREDIT CORP Acct: XXX7963	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 4035	286.37	2.02	0.00	2.02
	TARGET NATIONAL BANK Acct: XXX2210	0.00	0.00	0.00	0.00
	UNITED COLLECTION BUREAU INC Acct: XXX8078	0.00	0.00	0.00	0.00
	UNITED COLLECTION BUREAU INC Acct: XXX5094	0.00	0.00	0.00	0.00
	VERIZON WIRELESS Acct: XXX0001	0.00	0.00	0.00	0.00

11-20875 JAD

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	WELLS FARGO FINANCIAL**	0.00	0.00	0.00	0.00
	Acct: XXX1212				
	WEST-AIRCOMM FCU	0.00	0.00	0.00	0.00
	Acct: XXX3002				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFERSON CAPITAL SYSTEMS LLC*	55.42	0.39	0.00	0.39
	Acct: 7476				
	ASCENSION ACQUISITIONS I	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY HUNT	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC BY AMERICAN IN	832.95	5.88	0.00	5.88
	Acct: 9591				
	FIRST TENNESSEE BANK	10,784.30	76.17	0.00	76.17
	Acct: XXXXXXXX1338				
	REAL TIME RESOLUTIONS INC(*)	0.00	0.00	0.00	0.00
	Acct: 4996				
	SCOTT A DIETTERICK ESQ**++	0.00	0.00	0.00	0.00
	Acct:				
					1,070.74
TOTAL PAID TO CREDITORS					
TOTAL					161,946.05
CLAIMED	0.00				
PRIORITY	30,304.65				
SECURED	151,612.02				

Date: 09/27/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:

DAMON KRISTIAN SKILES
SUZANNE MARIE SKILES
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:11-20875 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Damon Kristian Skiles
Suzanne Marie Skiles
Debtors

Case No. 11-20875-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: pdf900

Page 1 of 4
Total Noticed: 76

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db/jdb +Damon Kristian Skiles, Suzanne Marie Skiles, 1131 Vista Hill Road, Canonsburg, Pa 15317-9641
cr #ECMC, P.O. Box 3068, Rancho Cordova, CA 95741-3068
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
cr +Fifth Third Bank, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
cr JPMorgan Chase Bank, N.A., Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
cr #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13004151 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
12975733 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
13087441 +Borough of Mt. Oliver, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor, Pittsburgh PA 15219-6101
13528911 +Capital One, N.A., PO Box 12907, Norfolk VA 23541-0907
12975735 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298
13020731 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
13004356 +Chase Home Finance LLC, MAIL CODE: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
12975736 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009
12975737 +Chela, Attn: Bankruptcy, P.O.Box 9500, Wilkes-Barre, PA 18773-9500
13021449 Citibank N.A. as trustee for the benefit of, United Student Aid Funds, Sallie Mae, Attn Bankruptcy Litigation Unit e3149, Po Box 9430, Wilkes-Barre, PA 18773-9430
12975739 +Citibank Student Loan, Attn: Bankruptcy, P.O. Box 6191, Sioux Falls, SD 57117-6191
12999619 +Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
13106088 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219
13091056 #ECMC Servicing, P.O. Box 3068, Rancho Cordova, CA 95741-3068
13001974 EMC Mortgage Corporation, c/o Jodi L. Hause, Esquire, Grenen & Birsic, PC, One Gateway Center, Ninth Floor, Pittsburgh, PA 15222
13001973 +EMC Mortgage Corporation, P.O. Box 293150, Lewisville, TX 75029-3150
12975742 +Emc Mortgage, Attention: Bankruptcy Clerk, P.O. Box 293150, Lewisville, TX 75029-3150
12975747 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
(address filed with court: First Horizon Home Loans, F/K/A First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063)
13603587 +Federal National Mortgage Association, C/O Seterus, INC., 14523 SW Millikan Way, Beaverton, OR 97005-2344
12975745 Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789
12988648 Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009
12975746 +First Horizon Home Loans, First Tennessee Bank Attn: Bankruptcy, P.O. Box 1469, Knoxville, TN 37901-1469
13116683 +First Tennessee Bank National Association, PO Box 201347, Arlington, TX 76006-1347
12975748 +HSBC Bank, Attn: Bankruptcy, P.O. Box 5253, Carol Stream, IL 60197-5253
13022820 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
12975749 +HSBC Best Buy, Attn: Bankruptcy, P.O.Box 5263, Carol Stream, IL 60197-5263
13093730 I.C. System, Inc. o/b/o Pediatric Dentistry South, c/o A. Thomas Pokela, PO Box 2621, Sioux Falls, SD 57101-2621
13093729 I.C. System, Inc. o/b/o Persoma PC, c/o A. Thomas Pokela, PO Box 2621, Sioux Falls, SD 57101-2621
13071232 +IBM Lender Business Process Services, 14523 Millikan Way, Suite 200, Beaverton, OR 97005-2352
13136444 JPMorgan Chase Bank, N.A., c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
13136443 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7302, Columbus, OH 43219-6009
12975752 +Lane Bryant, P.O. Box 182686, Columbus, OH 43218-2686
12975753 +Macys/FDSL, Attn: Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053
12981293 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12975754 +National City Card Services, 1 National City Pkwy, Kalamazoo, MI 49009-8003
13007046 +PNC BANK, PO BOX 94982, CLEVELAND,OH 44101-4982
12975755 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425
12975757 +Phalen, Hallinan & Schmieg, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
12975759 Target, P.O. Box 660170, Dallas, TX 75266-0170
12975760 +Un Coll Tol, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
13074488 Verizon, PO Box 4846, Trenton, NJ 08650-4846
12975761 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505
12975762 +W F Financial, 800 Walnut St, Des Moines, IA 50309-3891
13775990 +Wells Fargo Bank, N.A., on behalf of re, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
12975763 +West Air Comm, 989 Breaver Grade Road, Coraopolis, PA 15108-2745
13850937 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 4
Total Noticed: 76

Date Rcvd: Sep 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:55 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 29 2016 01:49:11
First Tennessee Bank National Association, c/o Ascension Capital Group, P.O. Box 201347,
arlington, tx 76006-1347
cr +E-mail/Text: cio.bnmail@irs.gov Sep 29 2016 01:54:17 Internal Revenue Service,
Office of Chief Counsel, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
cr E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Sep 29 2016 02:07:09
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 02:01:00
PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907
cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
12975734 E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 29 2016 01:56:01 CCS,
Payment Processing Center-27, P.O. Box 55126, Boston, MA 02205-5126
13016036 +E-mail/Text: bk.notifications@jpmchase.com Sep 29 2016 01:54:28 CHASE AUTO FINANCE,
AZ1-1191, 201 N CENTRAL AVE, PHOENIX AZ 85004-1071
13476425 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 Capital One, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
12975741 +E-mail/Text: mrdiscren@discover.com Sep 29 2016 01:54:01 Discover Financial,
Attention: Bankruptcy Department, P.O.Box 6103, Carol Stream, IL 60197-6103
12975744 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 29 2016 01:55:50 Fifth Third Bank,
C/O Bankruptcy Dept, Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210
13115689 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 HSBC Bank Nevada, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
12975750 +E-mail/Text: bankruptcy@icsystem.com Sep 29 2016 01:55:47 I C System Inc, P.O. Box 64378,
Saint Paul, MN 55164-0378
13336825 E-mail/Text: JCAP_BNC_Notices@jcapi.com Sep 29 2016 01:55:31 JEFFERSON CAPITAL SYSTEMS LLC,
PO BOX 7999, ST CLOUD MN 56302
13619845 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Sep 29 2016 02:52:28 Midland Funding LLC,
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13518873 +E-mail/Text: bknotice@ncmllc.com Sep 29 2016 01:55:24 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
12975758 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:09
Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541
13076623 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:51:00
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
13075490 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:49:15
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13619781 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:09
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13255256 E-mail/Text: bkdepartment@rtresolutions.com Sep 29 2016 01:55:28
Real Time Resolutions, Inc., 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, Tx 75235
13024673 E-mail/Text: bkylectnotices@tgslc.org Sep 29 2016 01:55:43
Sallie Mae Inc. on behalf of TGSLC, P.O. Box 83100, Round Rock, TX 78683-3100
13024646 E-mail/PDF: pa_dc_litigation@navient.com Sep 29 2016 01:51:07
Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,
P.O. Box 9430, Wilkes-Barre, PA 18773-9430
12975764 +E-mail/Text: adjustor@westaircomm.com Sep 29 2016 01:54:02
West Aircomm Federal Credit Union, P.O. Box 568, Beaver, PA 15009-0568

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Mt. Oliver
cr Duquesne Light Company
cr FIFTH THIRD BANK
cr Fannie Mae
cr Federal National Mortgage Association
cr The Bank of New York Mellon
cr Wells Fargo Bank, N.A., on behalf of registered Ho
cr Wells Fargo Bank, National Association, as Trustee
cr* +EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
cr* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr* +Real Time Resolutions, 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, TX 75235-1655
12975738* +Chela, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
12975740* +Citibank Student Loan, Attn: Bankruptcy, P.O.Box 6191, Sioux Falls, SD 57117-6191
12975743* +Emc Mortgage, Attention: Bankruptcy Clerk, P.O.Box 293150, Lewisville, TX 75029-3150

District/off: 0315-2

User: msch
Form ID: pdf900

Page 3 of 4
Total Noticed: 76

Date Rcvd: Sep 28, 2016

***** BYPASSED RECIPIENTS (continued) *****

12975751* IRS, Ogden, UT 84201-6039
13570880* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
12975756* +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
12981654 #>+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 8, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Wells Fargo Bank, National Association, as Trustee, et al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com
Ann E. Swartz on behalf of Defendant Fifth Third Bank ecfmail@mwc-law.com
Beth L. Slaby on behalf of Creditor EMC Mortgage Corporation bslaby@clarkhill.com, aporter@clarkhill.com
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com, aporter@clarkhill.com
Celine P. DerKrikorian on behalf of Creditor Fifth Third Bank ecfmail@mwc-law.com
David A. Colecchia on behalf of Joint Debtor Suzanne Marie Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjuliano@my-lawyers.us
David A. Colecchia on behalf of Plaintiff Suzanne Marie Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjuliano@my-lawyers.us
David A. Colecchia on behalf of Plaintiff Damon Kristian Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjuliano@my-lawyers.us
David A. Colecchia on behalf of Debtor Damon Kristian Skiles colecchia542@comcast.net, dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjuliano@my-lawyers.us
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com, mcupec@grenenbirsic.com
Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service edward.j.laubach@irs counsel.treas.gov, pitirs.bk.email@irs counsel.treas.gov
Jeffrey R. Hunt on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.com, cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com
Jodi L. Hause on behalf of Creditor EMC Mortgage Corporation Jodihause@hotmail.com, Jodihause@hotmail.com
Joseph P. Schalk on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com, joseph.schalk@phelanhallinan.com

District/off: 0315-2

User: msch
Form ID: pdf900

Page 4 of 4
Total Noticed: 76

Date Rcvd: Sep 28, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Justin P. Schantz on behalf of Debtor Damon Kristian Skiles jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei ss@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz on behalf of Joint Debtor Suzanne Marie Skiles jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei ss@my-lawyers.us;rjuliano@my-lawyers.us
Kevin T. McQuail on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Robert P. Wendt on behalf of Creditor Fannie Mae pawb@fedphe.com
Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott A. Dietterick on behalf of Creditor SELECT PORTFOLIO SERVICING, INC sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
Scott A. Dietterick on behalf of Creditor Wells Fargo Bank, N.A., on behalf of registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC6 sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 27